

# EXHIBIT A

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Phoenix, Arizona 85003-1595  
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Fax: (602) 532-7457  
greenlawaz@gmail.com  
*Attorney for the Plaintiff(s)*

MICHAEL K. JEANES  
Clerk of the Superior Court  
By Jessica Kiraly, Deputy  
Date 01/30/2013 Time 16:40:10  

Description	Amount
CASE# CV2013-001013	
CIVIL NEW COMPLAINT	301.00
<b>TOTAL AMOUNT</b>	<b>301.00</b>
Receipt# 22734827	

**IN THE SUPERIOR COURT OF THE STATE OF ARIZONA  
IN AND FOR THE COUNTY OF MARICOPA**

9 NAVID ZAMANI and DONYA  
10 ZAMANI, husband and wife,  
11 Plaintiffs,  
12 v.  
13 BMO HARRIS BANK N.A., as  
14 successor to M&I Marshall & Ils  
a national banking association,  
Defendant.

Case No.: CV2015-001013

**VERIFIED COMPLAINT**

**(Fraud; TILA)**

Plaintiffs Navid Zamani and Donya Zamani (“Plaintiffs”), by and through undersigned counsel, for their complaint against Defendant, hereby allege the following:

## **PARTIES, JURISDICTION & VENUE**

1. Plaintiffs are the borrowers on a Promissory Note owned by Defendant BMO  
Harris Bank N.A., as legal successor to M & I Marshall & Ilsley Bank (the "Bank"),  
which is secured by a Deed of Trust ("DOT") on the real property located at 5990 S. 99<sup>th</sup>  
Ave., Tolleson, AZ 85353 (the "Subject Property") and (the "Promissory Note"). True

1 Promissory Note from inception of the Promissory Note through August 2009.

2       12. Plaintiffs did not make the balloon payment required under the Promissory  
3 Note on September 1, 2009.

4       13. Upon information and belief, Plaintiffs continued to make payments on the  
5 Promissory Note in the amount of \$1,675.57 from September 2009 through June 2010.

6       14. On or about June 8, 2010, Plaintiffs spoke with David Vasquez at M&I Bank  
7 to enter into a performance payment plan whereby three payments of \$3,066.65 would be  
8 made over the following three months.

9       15. Mr. Vasquez told the Plaintiffs that if they made all three timely performance  
10 payments, M&I Bank would consider extending the Promissory Note's balloon payment  
11 for three additional years at six and one-quarter percent (6.25%) interest.  
12

13       16. The performance payment plan was confirmed via written correspondence. A  
14 true and correct copy of the correspondence is attached as Exhibit 3.

15       17. Plaintiffs made all three timely payments of \$3,066.65 under the performance  
16 payment plan.

17       18. Upon completion of the performance payments, on or around September 2010,  
18 M&I Bank and Plaintiffs entered into a modification of the Promissory Note via a  
19 Change In Terms Agreement. A true and correct copy of the Change In Terms  
20 Agreement is attached as Exhibit 4.

21       19. The Change In Terms Agreement states that the principal amount owed is  
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1 \$502,670.00 and accrues interest at six and one-quarter percent (6.25%) interest with  
2 thirty-five (35) monthly payments of \$3,095.03 and one balloon payment of \$486,933.05  
3 due September 1, 2012.

4       20. The Change In Terms Agreement was thereby executed by Plaintiffs in  
5 September 2010.

6       21. Although the Change In Terms Agreement was executed in September 2010,  
7 the Change In Terms Agreement provided by the Bank memorialized a date of September  
8 2009.

9       22. Plaintiffs' reliance upon the execution date of the Change In Terms Agreement  
10 led Plaintiffs to anticipate that they would receive a loan modification for a three year  
11 extension from the date of executing the loan modification.

12       23. The Change In Terms Agreement also included a Disclosure Statement  
13 evidencing disclosures required by the Truth In Lending Act. A true and correct copy of  
14 the Disclosure Statement is attached as **Exhibit 5**.

15       24. The Disclosure Statement states that in addition to the balloon payment,  
16 Deferred Payments Due at Maturity would also be due in the amount of \$34,976.52.

17       25. The Deferred Payments Due at Maturity failed to give Plaintiffs any credit for  
18 payments made between September 2009 and September 2010 (in the approximate  
19 amount of \$24,280.98).

20       26. Upon information and belief, M&I Bank knew it failed to give Plaintiffs credit  
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for their payments made between September 2009 and September 2010, knew the amounts listed on the Change In Terms Agreement was false, misleading and material, and intended Plaintiffs not notice M&I Bank's misleading calculation of payments made.

27. In September of 2010, Plaintiffs were unaware that the Deferred Payments Due at Maturity listed on the Disclosure Statement was an actual charge, and justifiably relied on M&I Bank's representations listed in the APR given M&I Bank's sophistication in mortgage lending.

28. Upon information and belief, the Bank became the legal successor to M&I Bank prior to September 2012.

29. On or around October 2012, the Bank sent a Mortgage Delinquency Notice demanding payment of \$43,799.45 which amount includes the Deferred Payments Due at Maturity. A true and correct copy of the Mortgage Delinquency Notice is attached as Exhibit 6.

30. As a direct and proximate result of the Bank's (as legal successor to M&I Bank) false amount included in the Disclosure Statement, Plaintiffs suffered injury.

**COUNT ONE  
(Fraud)**

31. Plaintiffs reallege and incorporate by reference all previous allegations contained above as though fully set forth herein.

32. The Bank, as legal successor to M&I Bank, represented that the amount due on the Promissory Note and payable under the Change In Terms Agreement (the "Representation") was \$502,670.00.

1       33. The Representation was false and misleading because the Bank also demanded  
2 additional monies claiming Plaintiffs were delinquent in past payments of \$34,976.52  
3 (the "False Delinquent Amount").

4       34. The Bank knew the False Delinquent Amount and Representation were untrue  
5 and material, yet it discreetly buried the payment required of the False Delinquent  
6 Amount at the bottom of the Disclosure Statement, failed to include the amount in the  
7 Finance Charge and failed to include it in the Change In Terms Agreement.

8       35. Because the Representation and False Delinquent Amount were not included  
9 in the Change In Terms Agreement and were not reflected in the Finance Charge of the  
10 Disclosure Statement, Plaintiffs were unable to recognize the Representation and False  
11 Delinquent Amount was payable.

12       36. The Bank intended the Plaintiffs to believe the Representation was true by  
13 failing to include the False Delinquent Amount in the Change In Terms Agreement and  
14 by not reflecting the amount in the Finance Charge of the Disclosure Statement.

15       37. The Plaintiffs justifiably relied upon the Bank's Representation.

16       38. As a direct and proximate result of the Bank's false Representation, Plaintiffs  
17 suffered injury.

18           WHEREFORE, Plaintiffs request that this Court enter Judgment against the Bank  
19 as follows:

20           a. Awarding Plaintiffs damages in an amount to proven at trial;  
21           b. Awarding Plaintiffs punitive damages in an appropriate amount to  
22 punish the Bank for its malicious conduct;

c. For such other and further relief as this Court deems just and appropriate under the circumstances.

**COUNT TWO  
(TILA)**

39. Plaintiffs reallege and incorporate by reference all previous allegations contained above as though fully set forth herein.

40. The Bank, as legal successor to M&I Bank, had a duty to disclose the proper annual percentage rate and finance charge for the Promissory Note and Change In Terms Agreement.

41. The Bank demanded additional monies claiming Plaintiffs were delinquent in past payments of \$34,976.52 (the "False Delinquent Amount").

42. The False Delinquent Amount was not disclosed in the Finance Charge, nor the Annual Percentage Rate.

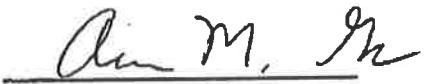
43. As a direct and proximate result of the Bank's failure to properly disclose, Plaintiffs suffered injury.

**WHEREFORE**, Plaintiffs request that this Court enter Judgment against the Bank as follows:

- a. Awarding Plaintiffs damages in an amount to proven at trial;
- b. Awarding Plaintiffs twice the amount of any finance charge in connection with the Promissory Note and Change In Terms Agreement;
- c. For such other and further relief as this Court deems just and appropriate under the circumstances.

1  
2 DATED this 30th day of January, 2013.  
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6 LAW OFFICE OF AARON GREEN, P.C.  
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12 Aaron M. Green  
13 645 N. 4<sup>th</sup> Avenue, Suite B  
14 Phoenix, Arizona 85003  
15 Attorney for Plaintiffs  
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VERIFICATION

2     1. I, Navid Zamani, am a Plaintiff in the foregoing action;  
3     2. I have read the foregoing Verified Complaint and know the contents thereof;  
4     3. The same are true of my own personal knowledge except as to those statements  
5 made upon information and belief, and as to those, I believe them to be true; and  
6  
7     4. I declare under penalty of perjury that the foregoing is true and correct.

8 EXECUTED on this 23 day of January, 2013.

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Navid Zamani



01/29/2013 15:15 FAX 4804972005

Gilbert Family Dentistry

002/002

1                   **VERIFICATION**

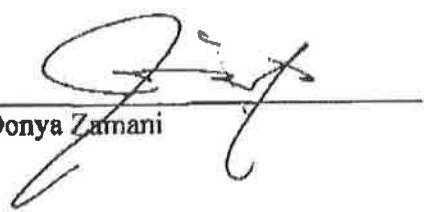
2       1. I, Donya Zamani, am a Plaintiff in the foregoing action;

3       2. I have read the foregoing Verified Complaint and know the contents thereof;

4       3. The same are true of my own personal knowledge except as to those statements  
5       made upon information and belief, and as to those, I believe them to be true; and

6       4. I declare under penalty of perjury that the foregoing is true and correct.

7       EXECUTED on this 23 day of January, 2013.

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10                   Donya Zamani  
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**EXHIBIT 1**

W.B.A. 458 (4/17/93)

Wisconsin Business Assumption LWD  
(Do not use for a loan of \$25,000 or less to individual(s) for personal, family, household or agricultural purposes unless the loan is secured by a first mortgage. For use with fixed or variable rate.)

## MORTGAGE NOTE 9807744-0004189146

ZAMANI, N

Boxes not checked  
are inapplicable.

David Zamani and Donya M Zamani August 9 2006 \$ 502,670.00  
 to the order of M&J Marshall and Shirley Bank Milwaukee, WI 53202 , the principal sum of \$ 502,670.00 ("Lender")  
 at 770 North Water Street

[Check (a), (b), (c); only one shall apply.]

(a) in one payment on September 1 2009 , plus interest payable as set forth below.  
 (b) in equal installments of \$ , due on the same day(s) of each month thereafter  every 7th day thereafter  every 14th day thereafter, PLUS a flat payment of unpaid principal and accrued interest due on below, if applicable. All payments include principal and interest.  
 (c) in equal installments of principal of \$ , due on the same day(s) of each month thereafter  every 7th day thereafter  every 14th day thereafter, PLUS a flat payment of unpaid principal due on below, if applicable. All payments include principal and interest.

Lender is under no obligation to refinance the final payment at maturity:

[Check (d) or (e); only one shall apply.] This Note bears interest on the unpaid balance before maturity.

(d) At the rate of 7.000 % per year.  
 (e) At the annual rate which is equal to the following Index Rate, plus percentage points ("Note Rate"), and the Note Rate shall be adjusted as provided below. The Index Rate is:

The average annual discount rate for 26-week U.S. Treasury bills, as described by the section of the bills to the month preceding each Change Date defined below, rounded up or down to the nearest percentage point.

The Initial Note Rate is % per year. The Note Rate will not exceed

The Note Rate will never be increased or decreased on any single Change Date defined below by more than percentage points from the rate of interest in effect immediately prior to the Change Date.

The Note Rate shall be adjusted only on the following Change Dates:  the first day of each month  each scheduled payment date  as and when the Index Rate changes. 

Lender may decline to implement in full or in part any authorized increase in the Note Rate, and such increase shall be used either to offset any subsequent decrease in the Index Rate or to implement any subsequent increase in the Index Rate on any Change Date. An adjustment in the Note Rate will result in an increase or decrease in (1)  the amount of each payment of interest, (2)  the amount of the final payment, (3)  the number of scheduled periodic payments sufficient to repay this Note in substantially equal payments, (4)  the amount of each remaining payment of principal and interest so that these remaining payments will be substantially equal and sufficient to repay this Note by its scheduled maturity date, or (5)  the amount of each remaining payment of principal and interest (other than the final payment) so that those remaining payments will be substantially equal and sufficient to repay this Note by its scheduled maturity date based on the original amortization schedule used by Lender, plus the final payment of principal and interest. I agree to pay any resulting payments or amounts. If the Index Rate ceases to be available to Lender during the term of this Note, Lender may establish a comparable index.

(f) Interest is computed for the actual number of days principal is unpaid on the basis of a 360 day year.  on the basis of a 365 day year.

(g) Interest is computed for the number of days principal is unpaid on the basis of a 360 day year, treating each day as one thirtieth of a month and disregarding differences in lengths of months and years.

Interest is payable on 10/01/06 , and on  the same day of each consecutive month thereafter  every 7th day thereafter,  every 14th day thereafter, and at maturity, or, if box (b) is checked, at the time so indicated. All unpaid principal and accrued interest bear interest after maturity, whether occurring by acceleration or lapse of time, until paid, at the rate  which would otherwise be applicable plus percentage points  or per year computed on the same basis. If any payment is due made on or before the 15th day after its due date, Lender may collect a delinquency charge of 5.00 % of the unpaid amount. I agree to pay a charge of \$ for each check presented for payment under this Note which is returned unsatisfied.

This Note is executed by me/mate under an agreement dated August 9 2006 from David Zamani and Donya M Zamani, husband and wife as community property with right of survivorship

This is a conservation loan and interest is payable on the amounts advanced beginning month thereafter until  and on the same day of each

I authorize Lender to automatically deduct payments due under this Note from an account I will maintain with Lender. I will keep sufficient funds in the account to pay the full amount of each payment on the date it is due.

This Note is subject to the following additional terms:  Any installment paid within 30 days (not more than 30) prior to or after its due date is considered paid on the due date of the installment solely for purposes of determining interest earned on this Note and not for purposes of determining default or delinquency charges.

This Note creates no note of title or discharge a Note I executed to Lender no. Full or partial prepayment of the Note  is permitted at any time without penalty.

Upon prepayment in full, accrued interest will be refunded to the extent required by law. Lender may apply prepayments to such future installments as it deems fit. For Wisconsin residents only: I, David Zamani , am married  unmarried  legally separated. If I am married and my spouse is not signing below, the name of my spouse is  and my spouse resides at  the address shown below or at

If I am a married Wisconsin resident, the obligation evidenced by this Note is being incurred in the interest of my marriage and family.

X

## VARIABLE RATE DISCLOSURES

If box (a) above is checked, this Note contains a variable interest rate provision. The following disclosures are applicable if this Note is secured by a first lien real estate mortgage or equivalent security interest on a one-to-four family dwelling used as my principal place of residence. An increase or decrease in the Index Rate described above will cause a corresponding increase or decrease in the rate of interest. The current Index Rate value is %. I hereby appoint this Note in whole or in part at any time without penalty. Notice of any interest rate increase must be given to me.

I acknowledge receipt of a completed copy of this Note. "I", "my" and "we" include each person who signs this Note and our obligations are joint and several. This Note includes the Additional Provisions on the reverse side.

6714 N 64th Place  Paradise Valley, AZ 85253 X  (SBA1)

6714 N 64th Place  Paradise Valley AZ 85253 X  (SBA1)

X  (SBA1)

## FOR LENDER, CLEANCER, LENDER

Comments (checkmark an additional box if desired may be required

 Delivered

Deliver Statement (W.B.A. (TL-24) or 2405) may be required

 Delivered

Variable Rate Agreement (V.R.A. (TL-24) or 2401) may be required

 Delivered

Residence Notes (V.R.A. (TL-24) or 2401) may be required

 Delivered

Mortgage Note (V.R.A. (TL-24) or 2401) may be required

 Delivered

HFD Ass (V.R.A. (TL-24) or 2401) may be required

 Delivered

or closing, where applicable, prepayment conditions and penalties.

## LOAN OFFICER

WBAM10.PRM (2/99)

ADDITIONAL PROVISIONS

If I fail to make a payment under this Note when due, and the default continues for 10 days, or upon the occurrence of an event of default described in any agreement securing this Note, Lender may declare the entire balance of principal and accrued interest to be payable immediately, without notice or demand. All payments shall be applied in such manner as Lender determines to interest, principal and payments due under this Note or any agreement securing this Note. Unless a lien is prohibited by law or would render a nontaxable account taxable, I grant to Lender a security interest and lien in any deposit account I may at any time have with Lender. Lender may at any time after occurrence of an event of default, without notice or demand, set-off any amount unpaid on this Note against any deposit balance I may at any time have with Lender, or other money now or hereafter owed me by Lender. This Note is also secured by all existing and future security agreements covering personal property (other than a dwelling, unless disclosed on the reverse side) between Lender and any of us, between Lender and any guarantor or endorser of this Note, and between Lender and any other person providing collateral security for my obligations.

Prepayment, partial, demand and notices of dishonor are waived. Without affecting my liability or the liability of any endorser, surety or guarantor, Lender may, without notice, grant renewals or extensions, accept partial payments, release or impair any collateral security for the payment of this Note or agree not to sue any party liable on it. I agree to pay all costs of collection before and after judgment, including, to the extent not prohibited by law, reasonable attorneys' fees.

I acknowledge that Lender has not made any representations or warranties with respect to, and that Lender does not assume any responsibility to me for, the collectability or enforceability of this Note or the financial condition of any of us. Each of us independently determined our creditworthiness and the enforceability of this Note.

This Note is intended by Lender and me as a final expression of this Note and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of this Note. This Note may not be supplemented or modified except in writing. This Note benefits Lender, its successors and assigns, and binds me and my heirs, personal representatives and trustees.

NAC DR

**EXHIBIT 2**

Return To:  
M&I Mortgage Corp.  
ATTN: Final Documentation Dept.  
P.O. Box 478  
Milwaukee, WI 53201-0478

Prepared By:  
Lorann TenHaken, Vice President  
M&I Mortgage Corp.

[Space Above This Line For Recording Data]

## DEED OF TRUST

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated August 9 2006, together with all Riders to this document.

(B) "Borrower" is

Navid Zamani and Donya M Zamani, husband and wife as community property with right of survivorship

Borrower is the trustor under this Security Instrument. Borrower's mailing address is  
6714 N 64th Place, Paradise Valley, AZ 85253  
(C) "Lender" is M&I Marshall and Ulsey Bank

Lender is a Corporation  
organized and existing under the laws of the State of Wisconsin

2003.FRM (08/02)  
ARIZONA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ZAMANI, N  
Form 2003 1/01 (rev. 8/02)

1003-6(AZ) (0208)  
Page 1 of 16

INKED *M.D.X.*

VMP MORTGAGE FORMS • (602)521-7291



Lender's mailing address is 770 North Water Street  
Milwaukee, WI 53202

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is

Fidelity National Title Ins Co

Trustee's mailing address is

(E) "Note" means the promissory note signed by Borrower and dated August 9 2006

The Note states that Borrower owes Lender

Five Hundred Two Thousand Six Hundred Seventy and 00/100

Dollars

(U.S. \$ 502,670.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1 2009

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) (specify)

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time. F.W.M. (08/02)

1000-61AZ (0208)

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Initials: MK > 2

Form 3003 1/01 (Rev. 8/02)

time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in respect to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THIS PROPERTY

This Security Instrument accords to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably agrees and consents to Transfer, in trust, with power of sale, the following described property located in the County of Maricopa

[Type of Recording Permitted]

[Name of Recording Jurisdiction]

See Attached Legal Description

Parcel ID Number: 161-38-014A  
5970 S 39th Avenue  
Tucson

MAIL - Tucson, AZ 85733  
which currently has the address of  
P.O. Box 6333  
Tucson, AZ 85733  
(2nd Class)

#### Property Address<sup>1</sup>

TOGETHER WITH all the improvements now or hereafter created on the property, and all fixtures, appurtenances, and fixtures now or hereafter a part of the property. All improvements and fixtures shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BOUNDRY COVENANTS: Borrower is lawfully seized of the entire bodily property and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record, known or unknown, and will defend generally the title to the Property against all claimants and debtors, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains certain covenants for renewal, and non-renewal, so far as will justify such by justifications as constitute a valid security instrument covering real property.

UNIFORM COVENANTS: Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges: Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charge and late charges due under the Note. Borrower shall also pay funds for Escrow items when due.

2. Payment of Taxes: *M. D. Tammie, N.*

3. Payment of Insurance Premiums: *M. D. Tammie, N.*

4. Payment of Assessments: *M. D. Tammie, N.*

5. Payment of Other Expenses: *M. D. Tammie, N.*

6. Payment of Condominium Fees: *M. D. Tammie, N.*

7. Payment of Association Dues: *M. D. Tammie, N.*

8. Payment of Other Liabilities: *M. D. Tammie, N.*

9. Payment of Other Expenses: *M. D. Tammie, N.*

10. Payment of Other Expenses: *M. D. Tammie, N.*

11. Payment of Other Expenses: *M. D. Tammie, N.*

12. Payment of Other Expenses: *M. D. Tammie, N.*

13. Payment of Other Expenses: *M. D. Tammie, N.*

14. Payment of Other Expenses: *M. D. Tammie, N.*

15. Payment of Other Expenses: *M. D. Tammie, N.*

16. Payment of Other Expenses: *M. D. Tammie, N.*

17. Payment of Other Expenses: *M. D. Tammie, N.*

18. Payment of Other Expenses: *M. D. Tammie, N.*

19. Payment of Other Expenses: *M. D. Tammie, N.*

20. Payment of Other Expenses: *M. D. Tammie, N.*

21. Payment of Other Expenses: *M. D. Tammie, N.*

22. Payment of Other Expenses: *M. D. Tammie, N.*

23. Payment of Other Expenses: *M. D. Tammie, N.*

24. Payment of Other Expenses: *M. D. Tammie, N.*

25. Payment of Other Expenses: *M. D. Tammie, N.*

26. Payment of Other Expenses: *M. D. Tammie, N.*

27. Payment of Other Expenses: *M. D. Tammie, N.*

28. Payment of Other Expenses: *M. D. Tammie, N.*

29. Payment of Other Expenses: *M. D. Tammie, N.*

30. Payment of Other Expenses: *M. D. Tammie, N.*

31. Payment of Other Expenses: *M. D. Tammie, N.*

32. Payment of Other Expenses: *M. D. Tammie, N.*

33. Payment of Other Expenses: *M. D. Tammie, N.*

34. Payment of Other Expenses: *M. D. Tammie, N.*

35. Payment of Other Expenses: *M. D. Tammie, N.*

36. Payment of Other Expenses: *M. D. Tammie, N.*

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

TECHNICAL LOGIC COORDINATE  
MATERIALS SYSTEMS

"I am not so fond of the idea of being a mother," she said. "I have never been pregnant, and I don't know what it's like. But I do know that I want to be a good mother if I ever have one."

After the meeting, the group was invited to a reception at the residence of the President of the Republic. Later, when the diplomatic pouch arrived in Saigon, he received the President of the Republic.

“I’m sorry, I’m not good at this,” I say, “but I’m trying.”  
“It’s fine, I’m not good at this either,” she says, “but I’m trying.”

It is clear that the author has had a great deal of trouble in writing his paper, which is not surprising, given the complexity of the subject matter. The paper is well-organized and clearly written, with a good balance between theory and practice. The author's arguments are well-supported by evidence, and his conclusions are logical and reasonable. Overall, I found the paper to be a valuable contribution to the field of environmental science.

**5. Property Surveyors** Surveyors have been used by the public sector to measure land and property since the 17th century. The Royal Institution of Chartered Surveyors (RICS) is the professional body for surveyors in the UK.

As a result, the government has been forced to take steps to improve its services and to increase its efficiency.

**accuracy**) fails to present an interest in the Property under rights under this Reciprocity Agreement, fundamental to its secured position is a bankruptcy proceeding. Securing the Property includes, but is not limited to, the right to repossess the Property in bankrupcy, change locks, replace or board up doors and windows, clean up debris, remove pipes, eliminate hazards, other title violations or dangerous conditions, and have utilities turned off and removed. The Lender may do any and all acts necessary under this Section 9, Lender does not have to do so and Lender may do anything else necessary under this Section 9.

Any amounts disbursed by Leader under this Section 7 shall become additional debt of Boggess incurred by the Society instrument. These amounts shall bear interest at the Note rate from the date disbursed and shall be payable, with such interest, upon notice from Leader to Boggess specifying:

If this Security Instrument is on a household, Borrower shall comply with all the provisions of the lease. If Borrower ceases to live on the Property, the household and the lessee shall not merge unless Lessor agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender requires Mortgage Insurance as a condition of making the Loan, Borrower shall pay all premiums required to maintain the Mortgage Insurance in effect. If for any reason

Buyer shall pay the premium required to maintain the Mortgage Insurance in effect, or, if any required by the Mortgage Insurance coverage required by Lender to be available from the mortgage insurer, the previously provided risk insurance and Buyer will require it make separately designated payments toward the premiums for Mortgage Insurance. Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, as a cost substantially equivalent to the cost to Lender of the Mortgage Insurance previously in effect, from an alternative mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were paid when the standard coverage ceased to be in effect. Lender will require, and may require payment as a condition precedent to the payment of principal and interest on the Note, that the amount required to maintain the standard coverage until such time as the loan is sufficiently paid off, and Lender shall not be required to pay Buyer my amount of earnings up past due money, Lender can no longer require Buyer to make separate payments if Mortgage Insurance coverage, (in the amount and for the period that Lender requires) is available, as required by an amount selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender requires Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premium required to maintain Mortgage Insurance in effect, or provide a non-refundable fee advance, and Lender's expenses for Mortgage Insurance costs in accordance with any written agreement between Borrower and Lender provided for such contribution as will automatically be required by Applicable Law. Nothing in this Section 10 effects Buyer's obligation to pay interest at the rate provided in the Note.

**Mortgage Insurance Premiums.** Lender (or any entity that performs the Note) will receive interest on the Note at the rate of 10% per annum, plus a premium for the insurance coverage, as agreed by Borrower and Lender. The premium will be paid quarterly in advance. Lender will receive the premium in addition to the principal and interest payments.

Mortgage Investors evaluate fairly and risk on all such investments in funds from time to time, but may make such investments with other persons that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage lenders and the other party (or parties) to these agreements. These agreements may require the mortgagee trustee to make payments upon any amounts or funds that the mortgagee trustee may have available (which may include funds obtained from Mortgage Investors themselves).

As a result of these proceedings, Lender, any purchaser of the Note, another trustee, any attorney or any other entity, or any affiliate of any of the foregoing, may receive (whether directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage loans, if such amounts are retained by Lender when it sells or modifies the note/borrower's interest in, or reducing losses, if such amounts are retained by Lender when it sells or reduces its interest in, or exchanges for a share of the proceeds paid to the borrower, the amount(s) retained by Lender in its capacity as trustee.

(b) Any such Agreements will not affect the amount that Borrower has agreed to pay for Mortgagel insurance, or any other terms of the Loan. Such agreements will not increase the Borrower's cost for Mortgagel insurance, and they will not entitle Borrower to any refund.

(b) Any such agreement will not affect the rights hereunder but - if any way - with respect to the Mortgage Insurance premiums the Mortgagor Protection Act of 1956 or any other law, there shall be given to the Mortgagor the right to receive current disbursements, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were entered at the time of such cancellation termination.

**11. Application of Miscellaneous Provisions; Jurisdiction.** All Miscellaneous Provisions are hereby assigned to and shall be paid to Lender.

If the Property is damaged such Miscellaneous Proceeds shall be applied to repair the same. If the Property, if the restorations or repairs are not economically feasible and Lender's timely notice is not received during such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction; provided that such inspection shall be at Lender's expense, Lender may pay for the repairs and restorations in a single disbursement or in a series of progress payments as the work is completed. Unless otherwise agreed, Lender shall be entitled to receive payment of such Miscellaneous Proceeds when the same are received by Lender. In the event of a sale of the Property, Lender shall be entitled to receive payment of such Miscellaneous Proceeds when the same are received by the Buyer. If the restorations or repairs are not economically feasible to Lender's reasonable satisfaction, Lender shall have the right to deduct from the amount of such Miscellaneous Proceeds the amount necessary to repair the same. Such Miscellaneous Proceeds shall be held by Lender until the date of the final payment of the Purchase Price.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums accepted by this Security instrument, whether or not there are, were,

In the event of a partial taking, destruction, or loss in value of the Property in which the first named lessee is interested, the partial taking, destruction, or loss in value is equal to the value of the Property immediately before the partial taking, destruction, or loss in value, reduced however, and Lender otherwise agrees in writing, the portion so taken, destroyed, or lost in value shall be reduced by the amount of the Reimbursement Provisions multiplied by the following fraction: (a) the total amount of the sums received immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid by Lender.

In the event of a partial taking, destruction, or loss in value of the Property to which the said easement applies, the lessee shall have the right to require the lessor to repair, reconstruct, or replace the same at his expense, and if the lessor fails to do so within a reasonable time, the lessee may do so and deduct the cost from the rent. In the event of a total taking, destruction, or loss in value, the lessee may terminate the lease or sue for damages.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that it is desired that the Property be sold, the Opposing Party (as defined in the Deed of Trust) elects to make an offer to make a claim for damages before Seller fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to deduct and apply the Miscellaneous Payment rather than restoration or repair of the Property to the extent necessary to satisfy the amount of such claim. "Opposing Party" means the third party

and/or incurred by the Security Instrument, whether or not such amounts, expenses and/or costs are described in the Security Instrument or the party against whom Borrower has a right of action referred to in Paragraph 14.

Lender's rights, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. However, may cure such a defect and acceleration has occurred, prima facie as provided in Section 19, by taking the action or proceeding to dispossess with a notice that, in Lender's judgment, prevents forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The procedure may consist of claims for damages and/or retribution to the lessorhip of Lender's interest in the Property, but hereby assign and shall be paid to Lender.

All Miscellaneous Expenses that are not applied to renovation or repair of the Property shall be paid in the order provided for in Section 2.

**SEARCHED** **INDEXED** **9887244-8084107146** **ZANAHAR, N.**  
**SERIALIZED** **FILED** **AB-DK** **Form 3000 1-201 Rev. 10-64**

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

**14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund, made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicers and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereeto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall record a notice of sale in each county in which any part of the Property is located and shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. After the time required by Applicable Law and after publication and posting of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place designated in the notice of sale. Trustee may postpone sale of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the county treasurer of the county in which the sale took place.

23. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. **Substitute Trustee.** Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. **Time of Essence.** Time is of the essence in each covenant of this Security Instrument.

This image shows a document page with several redacted sections. At the top left, there is a large rectangular redaction box containing the text "REDACTED". To its right, another redaction box contains "REDACTED". In the center, there is a circular redaction box with a small logo or emblem inside. Below these, there are two more redaction boxes, one on the left and one on the right, both containing handwritten signatures. The entire page has a light beige background.

"*It is a pleasure to have you here, and I hope you will find our stay here most comfortable.*"

## **EXHIBIT 3**



NAVID ZAMANI  
DONYA M ZAMANI  
16 SHADOWCAST  
NEWPORT COAST CA 92657

M&I Marshall & Ilsley Bank  
770 North Water Street  
Milwaukee, WI 53202-3509  
414-765-7700  
mibank.com

6-28-7 3pm

Dear Mr. and Mrs. Zamani:

This letter is to confirm your telephone conversation with David Vasquez on 06/08/2010 in regard to a performance payment plan on Loan # 095-4188146-40000.

This plan is not a modification of your present loan terms. It is a plan which allows you to temporarily depart from the normal payment schedule required by your current loan documents, to prove your willingness and ability to make lower, more affordable monthly performance payments, if your loan is modified to new repayment terms.

Upon completion of your performance payment plan M&I Bank will modify your present loan terms, and mail you loan modification documents detailing the changes to the terms and conditions for your loan, provided that you fulfill the following condition:

(1) You make all of the required performance payments shown in the payment schedule below on, or before, the due dates indicated - a grace period is not allowed on performance payments; and

The following payments are required under this performance payment plan:

	Amount	Due Date	
Payment #1	\$3066.65	07/01/2010	✓ J.A. 6/1
Payment #2	\$3066.65	08/01/2010	✓
Payment #3	\$3066.65	09/01/2010	7/13

Performance payments should be made payable to M&I Bank, and mailed to:

M&I Marshall & Ilsley Bank  
PO Box 2035  
Attn: Loss Mitigation BRK-180-RC  
Milwaukee, WI 53201-9919

Your performance payments will only total \$9199.85 and will not fully repay your past due balance. Therefore, at the end of the performance payment plan your loan will continue to have a past due balance. If you complete this performance payment plan and your loan is modified, we will defer the past due balance; you must repay the past due balance no later than at payoff of your loan.

Please feel free to contact me at 414.302.6631 should you have any additional questions regarding this performance payment plan.

Sincerely,

Elsa Jimenez  
M&I Marshall & Ilsley Bank

Nothing in this letter waives any rights or remedies available to M&I Bank, its affiliates or assigns. The terms and conditions under the documents applicable to your loan remain in full force until modified by written agreement.

## **EXHIBIT 4**



## **EXHIBIT 5**

10/01/2012 15:28 PAX 4804972005

Gilbert Family Dentistry

019

## DISCLOSURE STATEMENT

Periodic Payment	Amount Financed	Term of Loan	Loan ID#	Call Log	Comments	Entered By	Date Entered
\$502.67/2005	\$92,589.10	09-01-2009 - 09-01-2012	418910640000			100006187361	09-09-09

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.  
Any item above containing "\*\*\*\*" has been omitted due to text length limitations.

**Borrower:** David Zemani  
Donya M Zemani  
15 SHADOWCAST  
NEWPORT COAST, CA 92657

**Lender:** M&I MARSHALL & ISLEY BANK  
North Phoenix  
108 North 18th Avenue  
Phoenix, AZ 85068

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of my credit as a yearly rate. <b>6.250%</b>	The dollar amount the credit will cost me. <b>\$92,589.10</b>	The amount of credit provided to me or on my behalf. <b>\$502,670.00</b>	The amount I will have paid after I have made all payments as scheduled. <b>\$595,289.10</b>

**PAYMENT SCHEDULE.** My payment schedule will be 36 monthly payments of \$3,093.03 each, beginning October 1, 2009; and one payment of \$486,933.05 on September 1, 2012.

**PROPERTY INSURANCE.** I may obtain property insurance from anyone I want that is acceptable to Lender.

**SECURITY.** I am giving a security interest in property located at 6590 S 99TH AVENUE, TOLLESON, AZ 85353. In addition, Lender has also reserved a contracted right of setoff in my deposit accounts. In addition, collateral securing other loans with Lender may also secure this loan.

**PREPAYMENT.** If I pay off early, I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

I read and was given a completed copy of this Disclosure Statement on September 1, 2009, prior to signing the Note or Change in Terms Agreement.

**BORROWER:**

X \_\_\_\_\_  
Donya M Zemani

## Amount Financed Itemization

Amount paid to me directly: \$502,670.00 Deposited to Account #	\$502,670.00
Note Principal:	\$502,670.00
Prepaid Finance Charges:	90.00
Amount Financed:	\$502,670.00

Other Charges Paid in Cash:  
**\$34,976.52 DEFERRED PAYMENTS DUE AT MATURITY**

©2001 FDO Lending, Inc. E-17-10001. Oahu, Hawaii Home Loans. 09-12-07, 2010. All rights reserved. • AZ MILITARY/REFUND/TX-10227 PG-10

**COPY**

## **EXHIBIT 6**



BMO HARRIS BANK N.A. - CLC SERVICING DEPT. D  
P.O. BOX 5042  
ROLLING MEADOWS, IL 60008

• D4D12ZL 000000965 D9HBS4 0730298  
Navid Zamani  
Donya M Zamani  
12630 E Kelli  
Scottsdale AZ 85259-3408  
[REDACTED]

#### Mortgage Delinquency Notice

Loan Number: 8500355908

Statement Date: 11-2-2012

Customer Service:  
(800) 207-3058  
Hours: Monday through Friday,  
8:00 a.m. to 6:00 p.m. CST

#### Mortgage Payment Delinquency Notice

Due Date	Regular Payment	Late Charge	Uncollected Late Charge	Miscellaneous Fees	Total Amount Due
10-1-2012	\$ 6,190.06	\$ 439.83	\$ 0.00	\$ 37,169.56	\$ 43,799.45

Our records indicate that your mortgage payment is more than 30 days past due. If this information is incorrect, please contact our Mortgage Servicing Unit at (800) 207-3058. Otherwise, kindly remit the Total Amount Due as indicated above.

If you need to make payment arrangements, please contact our Mortgage Collections Division at (847) 434-2501.

If you would like information on Homeownership Counseling, please call HUD's Housing Counseling Agency at (800) 569-4287.

Credit Information: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Please remit delinquent payments to the address listed below:

BMO HARRIS BANK N.A. - CLC SERVICING DEPT. C  
P.O. BOX 5042  
ROLLING MEADOWS, IL 60008

XID434-004

Please detach and enclose bottom portion with check or money order made payable to BMO Harris Bank N.A.

#### MORTGAGE DELINQUENCY PAYMENT NOTICE

LOAN NUMBER: 8500355908  
DATE: 11-2-2012

BMO HARRIS BANK N.A.,  
CLC SERVICING DEPT. D  
P.O. BOX 5043  
ROLLING MEADOWS, IL 60008

Make checks payable to: BMO Harris Bank N.A.

Check if your address/telephone number  
has changed and fill out form on reverse side

Navid Zamani  
Donya M Zamani  
12630 E Kelli  
Scottsdale AZ 85259-3408

BMO HARRIS BANK N.A. - CLC SERVICING DEPT. C  
P.O. BOX 5042  
ROLLING MEADOWS, IL 60008-5042  
[REDACTED]

If remitting more than total amount due, please complete the section below:

Total Amount Due	<input checked="" type="checkbox"/> Additional Principal	<input type="checkbox"/> Total Amount Enclosed
\$ 43,799.45		

## **EXHIBIT B**

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA IN AND FOR THE COUNTY OF MARICOPA

NAVID ZAMANI AND DONYA ZAMANI,  
HUSBAND AND WIFE

Plaintiff/Petitioner

vs.

BMO HARRIS BANK, N.A., as legal  
successor to M&I Marshall & Isley Bank,  
a national banking association

Defendant/Respondent

Hearing Date:

CASE NO: CV2013-001013

DECLARATION OF SERVICE OF:  
SUMMONS; COMPLAINT; CERTIFICATE  
COMPULSORY ARBITRATION

FILED

BY B. COLWELL, DEP

13 MAR -5 PM 3: 08

MICHAEL A. JAMES, CLERK  
RECEIVED IN THE LOBBY  
DOCUMENT DEPOSITORY  
BY DEP

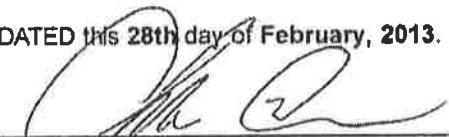
The undersigned hereby declares: That s/he is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, and is competent to be a witness therein.

On the 27th day of February, 2013, at 1:32 PM, at the address of ONE CAMELBACK Road, PHOENIX, AZ 85012; this declarant served the above described documents upon BMO HARRIS BANK, N.A. by then and there personally delivering 1 true and correct copy(ies) thereof, by then presenting to and leaving the same with Carmenza Campbell Service Rep., PERSON AUTHORIZED TO ACCEPT, An Hispanic female approx. 45-55 years of age, 5'4"-5'8" tall, weighing 80-120 lbs with black hair..

No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

Declarant hereby states under penalty of perjury under the laws of the State of Arizona that the statement above is true and correct.

DATED this 28th day of February, 2013.

  
Christopher Chevalier, Reg. # 8192, Maricopa, AZ

1001 North Third Avenue, Suite 7, Phoenix, AZ 85003, 602-253-4563



FOR: Green, Aaron P.C.  
REF: Zamani

ORIGINAL PROOF OF  
SERVICE

Tracking #: 7373069 PHX FIL



## **EXHIBIT C**

1 Barbara J. Dawson (#012104)  
2 Daniel W. Huitink (#026276)  
3 **SNELL & WILMER L.L.P.**  
4 One Arizona Center  
5 400 E. Van Buren  
6 Phoenix, AZ 85004-2202  
Telephone: (602) 382-6000  
[bdawson@swlaw.com](mailto:bdawson@swlaw.com)  
[dhuitink@swlaw.com](mailto:dhuitink@swlaw.com)  
7 Attorneys for Defendant BMO Harris Bank, N.A., as  
successor by merger to M&I Marshall & Ilsley Bank

**IN THE SUPERIOR COURT OF THE STATE OF ARIZONA  
IN AND FOR THE COUNTY OF MARICOPA**

NAVID ZAMANI and DONYA  
ZAMANI, husband and wife,  
Plaintiffs

Case No. CV2013-001013

**NOTICE OF REMOVAL**

(Assigned to the Hon. Mark Brain)

12 v.  
13 BMO HARRIS BANK, N.A., as legal  
14 successor to M&I Marshall & Ilsley  
15 Bank, a national banking association,  
Defendant

17 TO: THE CLERK OF THE SUPERIOR COURT AND ALL PARTIES HERETO  
AND THEIR ATTORNEYS

19 Defendant BMO Harris Bank, N.A., as legal successor to M&I Marshall & Ilsley  
20 Bank, a national banking association, gives notice of removal of this action from the  
21 Maricopa County Superior Court to the United States District Court for the District of  
22 Arizona. A copy of the Notice of Removal filed with the United States District Court for  
23 the District of Arizona is attached as Exhibit A. Pursuant to 28 U.S.C. § 1446(d), this  
24 Court shall proceed no further with this action.

25  
26  
27  
28

**Snell & Wilmer** L.L.P. — LAW OFFICES  
One Arizona Center, 400 E. Van Buren  
Phoenix, Arizona 85004-2302  
(602) 382-6000

1 DATED this 29<sup>th</sup> day of March, 2013.

2 SNELL & WILMER L.L.P.

3  
4 By /s/ Daniel W. Huitink

5 Barbara J. Dawson

6 Daniel W. Huitink

7 One Arizona Center

8 400 E. Van Buren

9 Phoenix, AZ 85004-2202

10 Attorneys for Defendant BMO Harris Bank, N.A., as  
successor by merger to M&I Marshall & Ilsley Bank

11 **ORIGINAL** of the foregoing  
e-filed this 29<sup>th</sup> day of  
March, 2013 with the Clerk  
of the Court.

12 **COPY** mailed to:

13 Aaron M. Green, Esq.  
Law Office of Aaron Green, P.C.  
14 645 North Fourth Avenue, Suite B  
Phoenix, AZ 85003-1595  
(602) 525-4659  
15 Attorney for Plaintiffs

16 /s/ Beth Scott

17 16888548

Snell & Wilmer  
L.L.P.  
LAW OFFICES  
One Arizona Center, 400 E. Van Buren  
Phoenix, Arizona 85004-2202  
(602) 525-4659

# EXHIBIT A

1 Barbara J. Dawson (#012104)  
2 Daniel W. Huitink (#026276)  
**3 SNELL & WILMER L.L.P.**  
4 One Arizona Center  
5 400 E. Van Buren  
Phoenix, AZ 85004-2202  
Telephone: (602) 382-6000  
bdawson@swlaw.com  
dhuitink@swlaw.com  
Atorneys for Defendant BMO Harris Bank, N.A.

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF ARIZONA**

Navid Zamani and Donya Zamani,  
husband and wife,

Case No.

## **NOTICE OF REMOVAL**

**Plaintiffs,**

9

BMO Harris Bank, N.A., as legal successor to M&I Marshall & Ilsley Bank,

Defendant.

**LAW OFFICES**  
The Arizona Center, 400 E. Van Buren, Suite 1900  
Phoenix, Arizona 85004-2201  
(602) 562-6000

**TO: TO THE HONORABLE JUDGES AND CLERK OF THE ABOVE-ENTITLED COURT**

19           **PLEASE TAKE NOTICE** that pursuant to 28 U.S.C. §§ 1441 and 1446,  
20 Defendant BMO Harris Bank, N.A., as legal successor by merger to M&I Marshall  
21 Ilsley Bank (“BMO”), files this Notice of Removal of the state court civil action file  
22 against it that is described below. The grounds for removal are the following:

23       1. Plaintiffs Navid Zamani and Donya Zamani, with the filing of the  
24 Complaint, commenced this action in the Superior Court of the State of Arizona in and for  
25 the County of Maricopa on January 30, 2013, in Case Number CV2013-001013 (the  
26 “Superior Court Action”). *See Exhibit A.*

27       2. On February 27, 2013, BMO was served with copies of the Summons and  
28 Complaint. *See Exhibit B.*

1       3. Removal is timely under 28 U.S.C. § 1446(b), because this Notice is filed  
 2 within 30 days after receipt by BMO of the Complaint, and within one year of the  
 3 commencement of the action.

4       4. Under 28 U.S.C. § 1441, this Court is the appropriate forum in which to file  
 5 this Notice of Removal because the United States District Court for the District of  
 6 Arizona, Phoenix Division, is the federal judicial district embracing Maricopa County,  
 7 Arizona, the county in which the Superior Court Action was filed.

8       5. This Court has original jurisdiction over this matter pursuant to 28 U.S.C.  
 9 § 1331, and this matter is one which may be removed to this Court pursuant to 28 U.S.C.  
 10 § 1441(b), because it is a civil action whereby the Plaintiffs brought claims under the  
 11 Truth in Lending Act (“TILA”) of 1968, 15 U.S.C. § 1601 *et seq.* See Exhibit A at ¶¶ 40-  
 12 43.

13       6. The Court further has supplemental jurisdiction over the remaining claims in  
 14 the Complaint because those claims are so related to the claims arising under the Court’s  
 15 original jurisdiction “that they form part of the same case or controversy under Article III  
 16 of the U.S. Constitution.” 28 U.S.C. § 1337.

17       7. By removing this action, BMO does not waive any defense that may be  
 18 available to it.

19       8. Pursuant to 28 U.S.C. § 1446 and LRCiv 3.7(a), counsel for BMO has  
 20 caused a copy of this Notice of Removal to be filed in the Superior Court Action. See  
 21 Exhibit C.

22       9. Copies of all other documents filed in the Superior Court are attached as  
 23 Exhibit D.

24           WHEREFORE, BMO respectfully requests that this Notice of Removal be filed,  
 25 the Superior Court Action be removed to and proceed hereafter in this Court, and no  
 26 further proceedings be had in the Superior Court of Maricopa County, Arizona.

27  
 28

1 DATED this 29<sup>th</sup> day of March, 2013.

2 SNELL & WILMER L.L.P.

3 By s/ Daniel W. Huitink

4 Barbara J. Dawson

5 Daniel W. Huitink

6 One Arizona Center

7 400 E. Van Buren

8 Phoenix, AZ 85004-2202

9 Attorneys for Defendant BMO Harris Bank, N.A. as  
10 successor by merger to M&I Marshall & Ilsley Bank

11 Snell & Wilmer  
12 LLP  
13 LAW OFFICES  
14 One Arizona Center, 400 E. Van Buren, Suite 1900  
15 Phoenix, Arizona 85004-2202  
16 602.258.0000  
17  
18  
19  
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28

## CERTIFICATE OF SERVICE

I hereby certify that on the 29<sup>th</sup> day of March, 2013, I electronically transmitted the foregoing document and any attachments to the U.S. District Court Clerk's Office using the CM/ECF System for filing and transmittal of a Notice of Electronic Filing to the following CM/ECF registrants.

I further certify that on March 29, 2013, I served the attached document by mail on the following:

Aaron M. Green, Esq.  
Law Offices of Aaron Green, P.C.  
645 North Fourth Avenue, Ste. B.  
Phoenix, AZ 85003-1595  
Attorney for Plaintiffs

s/ Beth Scott

16888540

**Snell & Wilmer** U.L.P. **LAW OFFICES**  
One Arizona Center, 400 E. San Burton, Suite 1000  
Phoenix, Arizona 85004-2207  
(602) 262-2207

# **EXHIBIT D**

MAR 5 2013 FILED 3:08 P.M.  
MICHAEL K. JEANES, Clerk  
By B. Colwell  
B. Colwell, Deputy

1 Aaron M. Green, No. 019800  
2 LAW OFFICE OF AARON GREEN, P.C.  
3 645 North Fourth Avenue, Suite B  
Phoenix, Arizona 85003-1595  
Telephone: (602) 525-4659  
Fax: (602) 532-7457  
[greenlawaz@gmail.com](mailto:greenlawaz@gmail.com)  
5 Attorney for the Plaintiff(s)

ORIGINAL

6 IN THE SUPERIOR COURT OF THE STATE OF ARIZONA  
7 IN AND FOR THE COUNTY OF MARICOPA

8  
9 NAVID ZAMANI and DONYA  
ZAMANI, husband and wife,  
10 Plaintiffs,  
11 v.  
12 BMO HARRIS BANK N.A., as legal  
successor to M&I Marshall & Ilsley Bank,  
13 a national banking association,  
14 Defendant.

) Case No.: CV2013-001013

SUMMONS

If you would like legal assistance from a lawyer,  
contact the Lawyer Referral Service at

802-257-4494

or

[www.lawyerfinders.org](http://www.lawyerfinders.org).

Sponsored by the  
Maricopa County Bar Association

16 THE STATE OF ARIZONA TO THE DEFENDANT:

17  
18 BMO HARRIS BANK N.A.

19 YOU ARE HEREBY SUMMONED and required to appear and defend, within  
20 the time applicable, in this action in this Court. If served within Arizona, you shall  
21 appear and defend within 20 days after the service of the Summons and Complaint upon  
22 you, exclusive of the day of service. If served out of the State of Arizona – whether by  
23 direct service, by registered or certified mail, or by publication – you shall appear and  
24 defend within 30 days after the service of the Summons and Complaint upon you is  
25 complete, exclusive of the day of service. Where process is served upon the Arizona  
Director of Insurance as an insurer's attorney to receive service of legal process against it  
in this state, the insurer shall not be required to appear, answer or plead until expiration of  
40 days after date of such service upon the Director. Service by registered or certified  
mail without the State of Arizona is complete 30 days after the date of filing the receipt  
and affidavit of service with the Court. Service by publication is complete 30 days after

1 the date of first publication. Direct service is complete when made. Service upon the  
2 Arizona Motor Vehicle Superintendent is complete 30 days after filing the Affidavit of  
3 Compliance and return receipt or Officer's Return. RCP 4; ARS §§ 20-222, 28-502, 28-  
503.

4 **YOU ARE HEREBY NOTIFIED** that in case of your failure to appear and  
5 defend within the time applicable, judgment by default may be rendered against you for  
the relief demanded in the Complaint.

6 **YOU ARE CAUTIONED** that in order to appear and defend, you must file an  
7 Answer or proper response in writing with the Clerk of this Court, accompanied by the  
8 necessary filing fee, within the time required, and you are required to serve a copy of any  
Answer or response upon the Plaintiffs' attorney. RCP 10(d); ARS § 12-311; RCP 5.

9 Requests for reasonable accommodation for persons with disabilities must be  
10 made to the division assigned to the case by parties at least 3 judicial days in advance of a  
scheduled court proceeding.

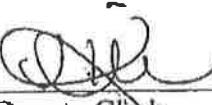
11 The name and address of plaintiffs' attorneys is:  
12

13 Aaron M. Green  
14 Law Office of Aaron Green, P.C.  
15 645 N. 4<sup>th</sup> Ave., Suite B  
16 Phoenix, AZ 85003

17 SIGNED AND SEALED this date: JAN 30 2013 **MICHAEL K. JEANES, CLERK**

18 **MICHAEL K. JEANES, Clerk of the Court**



19   
J. Kiraly  
20 Deputy Clerk  
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22  
23  
24  
25

MICHAEL H. JEANES, CLERK  
BY *J. Kirby* DEP  
FILED

13 JAN 30 PM 4:40

1 Aaron M. Green, No. 019800  
2 LAW OFFICE OF AARON GREEN, P.C.  
3 645 North Fourth Avenue, Suite B  
4 Phoenix, Arizona 85003-1595  
Telephone: (602) 525-4659  
Fax: (602) 532-7457  
greenlawaz@gmail.com  
*Attorney for the Plaintiff(s)*

**IN THE SUPERIOR COURT OF THE STATE OF ARIZONA  
IN AND FOR THE COUNTY OF MARICOPA**

9 NAVID ZAMANI and DONYA  
10 ZAMANI, husband and wife,  
Plaintiffs.

Case No.: CV2013-001013

## **CERTIFICATE REGARDING COMPULSORY ARBITRATION**

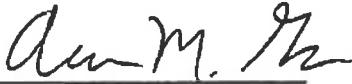
16 Pursuant to Rule 72, Arizona Rules of Civil Procedure, the undersigned certifies  
17 that he knows the dollar limits and any other limitations set forth by the local rules of  
18 practice for the Maricopa County Superior Court, and further certifies that this case is  
19 not subject to compulsory arbitration, as provided by Rules 72 through 76 of the Arizona  
20 Rules of Civil Procedure.

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RESPECTFULLY SUBMITTED this 30th day of January, 2013.

LAW OFFICE OF AARON GREEN, P.C.



Aaron M. Green  
645 N. 4<sup>th</sup> Avenue, Suite B  
Phoenix, Arizona 85003  
*Attorney for Plaintiffs*